Company Tracking Number: S0682 SURVIVORSHIP TERM LIFE POLICY - CHANGE TO 2001 CSO

TOI: L041 Individual Life - Term Sub-TOI: L041.215 Specified Age or Duration -

Fixed/Indeterminate Premium - Joint (Last

Survivor)

Product Name: S0682 Survivorship Term Life Policy - Change to 2001 CSO

Project Name/Number: S0682 Survivorship Term Life Policy - Change to 2001 CSO/

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)

Product Name: S0682 Survivorship Term Life SERFF Tr Num: MANU-125906907 State: ArkansasLH

Policy - Change to 2001 CSO

TOI: L04I Individual Life - Term SERFF Status: Closed State Tr Num: 40932 Sub-TOI: L04I.215 Specified Age or Duration - Co Tr Num: S0682 State Status: Filed-Closed

Fixed/Indeterminate Premium - Joint (Last SURVIVORSHIP TERM LIFE

Survivor) POLICY - CHANGE TO 2001 CSO

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Author: Michelle Fluet Disposition Date: 11/25/2008

Date Submitted: 11/20/2008 Disposition Status: Accepted For

Deemer Date:

Informational Purposes

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: S0682 Survivorship Term Life Policy - Change to 2001 Status of Filing in Domicile: Not Filed

CSO

Project Number:

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Date Approved in Domicile:

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 11/25/2008 State Status Changed: 11/25/2008

Corresponding Filing Tracking Number:

Filing Description:

Re: John Hancock Life Insurance Company (USA)

NAIC #904-65838, FEIN #01-0233346

Company Tracking Number: S0682 SURVIVORSHIP TERM LIFE POLICY - CHANGE TO 2001 CSO

TOI: L041 Individual Life - Term Sub-TOI: L041.215 Specified Age or Duration -

Fixed/Indeterminate Premium - Joint (Last

Survivor)

Product Name: S0682 Survivorship Term Life Policy - Change to 2001 CSO

Project Name/Number: S0682 Survivorship Term Life Policy - Change to 2001 CSO/

Survivorship Term Life Insurance, form S0682ar - change to 2001 CSO Mortality Table

On November 18, 2004, the Department approved policy form S0682ar.

S0682ar is a Survivorship Term Life Policy which was originally approved based on the 1980 CSO Mortality Table. This informational filing is being made to inform the Department that the policy will now be switched to the 2001 CSO Mortality Table.

The Company certifies that no changes have been made from the previously approved form.

The Actuarial Memorandum on file with the Department is the only document which needs to be updated as it references the mortality table used with the product. We are enclosing a revised actuarial certification reflecting the change in the Mortality table.

Please note that Michigan, our state of domicile, exempts this form from filing under Bulletin 97-03 of February 1, 1997 thus no submission was made to Michigan.

Any requisite fees and filing documents are enclosed. Your attention to this submission is appreciated. Should you have any questions or concerns about this filing, please do not hesitate to contact me.

Sincerely,

Michelle Fluet

Company and Contact

Filing Contact Information

Michelle Fluet, State Compliance Analyst mfluet@jhancock.com
197 Clarendon Street (800) 370-1355 [Phone]
Boston, MA 02117 (617) 572-0808[FAX]

SERFF Tracking Number: MANU-125906907 Arkansas State: 40932

John Hancock Life Insurance Company (U.S.A.) State Tracking Number: Filing Company:

S0682 SURVIVORSHIP TERM LIFE POLICY - CHANGE TO 2001 CSO Company Tracking Number:

TOI: L04I Individual Life - Term Sub-TOI: L041.215 Specified Age or Duration -

Fixed/Indeterminate Premium - Joint (Last

Survivor)

S0682 Survivorship Term Life Policy - Change to 2001 CSO Product Name: Project Name/Number: S0682 Survivorship Term Life Policy - Change to 2001 CSO/

Filing Company Information

John Hancock Life Insurance Company CoCode: 65838 State of Domicile: Michigan

(U.S.A.)

P. O. Box 600 Group Code: 904 Company Type: insurance/financial

Contracts and Compliance

Buffalo, NY 14201-0600 Group Name: State ID Number:

(416) 926-3000 ext. [Phone] FEIN Number: 01-0233346

Company Tracking Number: S0682 SURVIVORSHIP TERM LIFE POLICY - CHANGE TO 2001 CSO

TOI: L041 Individual Life - Term Sub-TOI: L041.215 Specified Age or Duration -

Fixed/Indeterminate Premium - Joint (Last

Survivor)

Product Name: S0682 Survivorship Term Life Policy - Change to 2001 CSO

Project Name/Number: S0682 Survivorship Term Life Policy - Change to 2001 CSO/

Filing Fees

Fee Required? No Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

John Hancock Life Insurance Company \$0.00 11/20/2008

(U.S.A.)

Company Tracking Number: S0682 SURVIVORSHIP TERM LIFE POLICY - CHANGE TO 2001 CSO

TOI: L041 Individual Life - Term Sub-TOI: L041.215 Specified Age or Duration -

Fixed/Indeterminate Premium - Joint (Last

Survivor)

Product Name: S0682 Survivorship Term Life Policy - Change to 2001 CSO

Project Name/Number: S0682 Survivorship Term Life Policy - Change to 2001 CSO/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird		11/25/2008	11/25/2008
Information	nal		
Purposes			

Company Tracking Number: S0682 SURVIVORSHIP TERM LIFE POLICY - CHANGE TO 2001 CSO

TOI: L041 Individual Life - Term Sub-TOI: L041.215 Specified Age or Duration -

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Product Name: S0682 Survivorship Term Life Policy - Change to 2001 CSO

Project Name/Number: S0682 Survivorship Term Life Policy - Change to 2001 CSO/

Disposition

Disposition Date: 11/25/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 MANU-125906907
 State:
 Arkansas

 Filing Company:
 John Hancock Life Insurance Company (U.S.A.)
 State Tracking Number:
 40932

Company Tracking Number: S0682 SURVIVORSHIP TERM LIFE POLICY - CHANGE TO 2001 CSO

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Project Name/Number: S0682 Survivorship Term Life Policy - Change to 2001 CSO/

Item TypeItem NameItem StatusPublic AccessSupporting DocumentCertification/NoticeNoSupporting DocumentApplicationNoSupporting DocumentLife & Annuity - Acturial MemoNo

SERFF Tracking Number: MANU-125906907 State: Arkansas 40932

Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number:

TOI: L04I Individual Life - Term Sub-TOI: L041.215 Specified Age or Duration -

S0682 SURVIVORSHIP TERM LIFE POLICY - CHANGE TO 2001 CSO

Fixed/Indeterminate Premium - Joint (Last

Survivor)

Product Name: S0682 Survivorship Term Life Policy - Change to 2001 CSO Project Name/Number: S0682 Survivorship Term Life Policy - Change to 2001 CSO/

Rate Information

Company Tracking Number:

Rate data does NOT apply to filing.